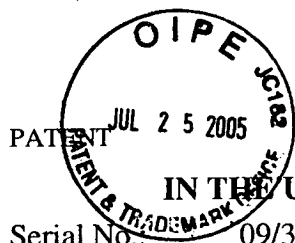


3624  
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ATTORNEY DOCKET No. 114459-05

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/370,619 Confirmation No.: 8285  
Applicant: Michael D. Erlanger  
Title: EFFICIENT MARKET FOR FINANCIAL PRODUCTS  
Filed: August 7, 1999 Art Unit: 3624  
Atty. Docket: 114459-05 Examiner: Ella Colbert

**CERTIFICATE OF MAILING (37 C.F.R. § 1.8a)**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I hereby certify that the attached

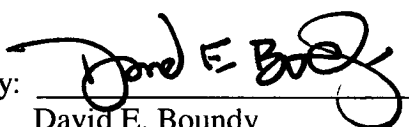
- Return postcard
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- Information Disclosure Statement and Form PTO-1449
- 3 references

(along with any paper(s) referred to as being attached or enclosed) are being deposited with the United States Postal Service on the date shown below with sufficient postage as first-class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

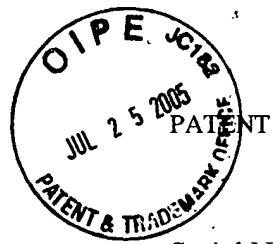
Respectfully submitted,

WILLKIE FARR & GALLAGHER LLP

Dated: July 22, 2005

By:   
David E. Boundy  
Registration No. 36,461

WILLKIE FARR & GALLAGHER LLP  
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(212) 728-8000  
(212) 728-8111 Fax



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/370,619

Confirmation No.: 8285

Applicant: Michael D. Erlanger

Title: EFFICIENT MARKET FOR FINANCIAL PRODUCTS

Filed: August 7, 1999

Art Unit: 3624

Examiner: Ella Colbert

Atty. Docket: 114459-05

Customer No. 38492

I certify that this correspondence, along with any documents referred to therein, is being deposited with the United States Postal Service on July 22, 2005 as First Class Mail in an envelope with sufficient postage addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

## INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In accordance with 37 C.F.R. §§1.56, 1.97 and 1.98, Applicant wishes to make of record the items listed on the accompanying Form PTO-1449. Applicant respectfully requests the Examiner to fully consider the items and independently ascertain their teaching before issuance of the next action, and to make them of record in the file. The Examiner is also requested to initial and return a copy of the enclosed Form PTO-1449 to evidence such consideration.

1. Applicant has listed publication dates on the attached Form PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated. Applicant reserves the right to establish the patentability of the claims over any information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

2. A number of the items listed are already of record in this application. However, in view of the changes in examiner, and the amendments to the claims, in an abundance of caution, Applicant requests that these references be considered again.

3. For items other than U.S. patents listed on the enclosed Form PTO-1449 for which a copy is not enclosed with this Information Disclosure Statement and not already made of record in this application, a copy was previously cited by or submitted to the Patent and Trademark Office in at least one of the following applications:

- 09/296,573 April 22, 1999 Data Processing System for Providing an Efficient Market for Insurance and Reinsurance (issued as U.S. Pat. No. 6,594,635 on Jul. 15, 2003)

- 09/178,400 Oct. 24, 1998 A Data Processing System for Providing an Efficient Market for Loans and Lines of Credit

4. This application is one of a group of applications having similar disclosures. The Examiner is requested to be aware of these other applications, both with respect to potential double patenting issues and with respect to prior art that may be of record in other applications.

Serial No.	Filing Date	Title
09/296,573 6,594,635	April 22, 1999	Data Processing System for Providing an Efficient Market for Insurance and Reinsurance – issued as on Jul. 15, 2003
09/370,619	Aug. 7, 1999	Data Processing System for Providing an Efficient Market for Loans and Lines of Credit
10/427,519	May 1, 2003	Data Processing System for Providing an Efficient Market for Insurance and Reinsurance

5. Commercial efforts in the general field have included the following. The dates for commencement of business are only “best guesses,” not necessarily based on authoritative information. Many of them have closed as of the date of filing of this IDS. Applicant wishes to make the Examiner aware of these businesses, so that the Examiner may conduct an independent search:

- AgoraRe.com
- Benefitport.com
- Catex Inc. – believed to have begun business operations in 2001
- Channelport
- city3k – believed to have begun operating in spring of 2002
- e-insure – in business since at least July 1996
- e-reinsure – believed to have begun operating in February 2002
- eSurety.com
- GRX
- Inreon – believed to have begun operating at least as early as 2000, and now believed out of business
- Insurezone
- iwix.net
- Kinnect (Lloyds)
- Limnet
- RI3k (Reinsurance Placement, in London and Bermuda) – believed to have begun operation s in early 2002
- Rinet
- Widelines

- WIN
- Wise

6. Any fee due for this Information Disclosure Statement was paid with the Information Disclosure Statement of May 23, 2005. In the even that any further fee is due, kindly charge that fee to Deposit Account 23-2405, Order No. 114459-05.

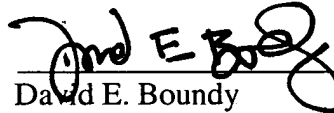
7. The Commissioner is hereby authorized to charge any additional fees that may be required for this Information Disclosure Statement, or credit any overpayment, to Deposit Account No. 23-2405, Order No. 114459-05.

Respectfully submitted,

WILLKIE FARR & GALLAGHER LLP

Dated: July 22, 2005

By: \_\_\_\_\_

  
David E. Boundy  
Registration No. 36,461

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FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTORNEY DOCKET NO. 114459-05		SERIAL NO. 09/370,619	
<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)				APPLICANT Michael D. Erlanger			
				FILING DATE August 7, 1999		GROUP ART UNIT 3624	
<b>U.S. PATENT DOCUMENTS</b>							
EXAMINER INITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	4,677,552	Jun. 30, 1987	Sibley	364	408		
	4,750,119	Jun. 7, 1988	Cohen	705	14	Oct. 10, 1986	
	4,903,201	Feb. 20, 1990	Wagner	705	37	Nov. 3, 1983	
	4,980,826	Dec. 25, 1990	Wagner	705	37	Mar. 19, 1984	
	5,034,916	Jul. 23, 1991	Ordish	709	204	Oct. 24, 1988	
	5,077,665	Dec. 31, 1991	Silverman	705	37	May 25, 1989	
	5,101,353	Mar. 31, 1992	Lupien	705	37	May 31, 1989	
	5,193,056	Mar. 9, 1993	Boes	705	36R	Mar. 11, 1991	
	5,297,032	Mar. 22, 1994	Trojan	705	37	Feb. 1, 1991	
	5,327,508	Jul. 5, 1994	Deaton	382	100	Feb. 10, 1993	
	5,375,055	Dec. 20, 1994	Togher	705	37	Feb 20, 1996	
	5,444,630	Aug. 25, 1995	Dlugos	705	402	Dec. 29, 1993	
	5,508,913	Apr. 16, 1996	Yamamoto	705	37	Mar. 18, 1994	
	5,611,052	Mar. 11, 1997	Dykstra	705	38	Nov. 1, 1993	
	5,636,117	Jun. 3, 1997	Rothstein	705	4	May 31, 1994	
	5,644,726	Jul. 1, 1997	Oppenheimer	705	36R		
	5,689,650	Nov. 18, 1997	McClelland	705	36R		
	5,704,045	Dec. 30, 1997	King	705	35	Jan. 9, 1995	
	5,742,775	Apr. 21, 1998	King	705	38	Jan. 18, 1995	
	5,774,883	Jun. 30, 1998	Anderson	705	38	May 25, 1995	
	5,787,402	Jul. 28, 1998	Potter	705	37	Oct. 8, 1996	
	5,794,207	Aug. 11, 1998	Walker	705	1	Sep. 4, 1996	
	5,794,219	Aug. 11, 1998	Brown	705	37	Feb. 20, 1996	
	5,806,048	Sep. 8, 1998	Kiron	705	36R	Oct. 12, 1995	
	5,809,478	Sep. 15, 1998	Greco	705	4	Dec. 8, 1995	
	5,809,483	Sep. 15, 1998	Broka	705	37	Nov. 14, 1997	
	5,835,896	Nov. 10, 1998	Fisher	705	37	Mar. 29, 1996	
	5,873,071	Feb. 16, 1999	Ferstenberg	705	36R	May 15, 1997	
	5,878,403	Mar. 2, 1999	DeFrancesco	705	38	Sep. 12, 1995	
	5,845,265	Dec. 1, 1998	Woolston	705	37	Nov. 7, 1995	
	5,845,266	Dec. 1, 1998	Lupien	705	36R	Dec. 12, 1995	
	5,884,286	Mar. 16, 1999	Daughtery	705	36R	Sep. 17, 1996	
EXAMINER			DATE CONSIDERED				

FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTORNEY DOCKET NO. 114459-05		SERIAL NO. 09/370,619		
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
		5,890,138	Mar. 30, 1999	Godin	705	26	Aug. 26, 1996	
		5,893,079	Apr. 6, 1999	Cwenar	705	36R	Mar 27, 1997	
		5,895,454	Apr. 20, 1999	Harrington	705	26	Apr. 17, 1997	
		5,924,082	Jul. 13, 1999	Silverman	705	37	Jun. 7, 1995	
		5,940,812	Aug. 17, 1999	Tengel	705	38	Aug. 19, 1997	
		5,966,699	Oct. 12, 1999	Zandi	705	38	Oct. 11, 1996	
		5,995,947	Nov. 30, 1999	Fraser	705	38	Sep. 12, 1997	
		6,006,200	Dec. 12, 1999	Boies	705	26	May 22, 1998	
		6,006,207	Dec. 21, 1999	Mumick	705	38	Apr. 17, 1998	
		6,026,364	Feb. 15, 2000	Whitworth	705	36R	Jul. 28, 1997	
		6,029,141	Feb. 22, 2000	Bezos	705	27	Jun. 27, 1997	
		6,049,782	Apr. 11, 2000	Gottesman	705	36R	May 31, 1996	
		6,119,093	Sep. 12, 2000	Walker	705	4	Jul. 1, 1997	
		6,233,566	May 15, 2001	Levine	705	36R	Mar. 18, 1999	
		6,876,992	Apr. 5, 2005	Sullivan			Nov. 28, 2000	
		20040236698	Nov. 25, 2004	Sweeney			Sep. 14, 2001	
<b>FOREIGN PATENT DOCUMENTS</b>								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
		EP 0 434 224	Jun. 26, 1991					
		EP 0 512 702	Nov. 11, 1992					
		EP 0 895 173	Feb. 3, 1999					
		JP 10-312437						
		GB 1 489 571	Oct. 19, 1977					
		WO 95/27945						
		WO 97/08640						
		WO 97/30407						
		WO 97/45802						
		WO 99/13425						
		WO 99/09470						
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<b>OTHER DOCUMENTS</b> (Including Author, Title, Date, Pertinent Papers, Etc.)					
			"Internet Mortgage Aggregators Multiply," American Banker Further Banking Supplement (Dec. 1, 1997)		
			"Lenders Turn to Aggregate Sites: Online Markets Start to Emerge," Credit Risk Management Report (June 29, 1998)		
			Bower, Jeffrey E.: Credit Scoring and Artificial Intelligence, ABA Bank Compliance (July 1, 1998) pp. 37-42		
			E-Loan.com, selected web pages from www.eloan.com (Apr. 11, 1999)		
			Fesharaki, Fereidun et al., "Adjustment of Worldwide Refining Capacity is Not Over Yet," Oil & Gas J. (Apr. 20, 1987)		
			On-line Mortgage Trading System Debuts, Business Wired (Oct. 1, 1997)		
			The Gale Group, CFI ProServices Announces a New Software Product That Simplifies Fair Lending, pp 1-3 (June 1, 1994)		
			GetSmart.com, selected pages from www.getsmart.com (Apr. 11, 1999)		
			Goss, John: We know Who You Are and We Know Where You Live: The Instrumental Rationality of Geodemographic Systems, Economic Geography (April 1995)		
			Homeadvisor.com, selected web pages from www.homeadvisor.com (Apr. 11, 1999)		
			Homeshark.com, selected pages from www.homeshark.com (Apr. 11, 1999)		
			IMX, "IMX Mortgage Exchange develops secure technology to connect brokers and lenders," <a href="http://corp.imx.com/corp/newsroom/press/97_10_01.asp">http://corp.imx.com/corp/newsroom/press/97_10_01.asp</a> (Oct. 1, 1997)		
			IMX (Industrywide Mortgage Exchange) "IMX Exchange Readies PowerTrade for Lenders," <a href="http://corp.imx.com/corp/newsroom/press/98_05_06.asp">http://corp.imx.com/corp/newsroom/press/98_05_06.asp</a> (May 6, 1998)		
			IMX Mortgage Exchange, "IMX Technology Solutions for Mortgage Industry" (undated)		
			Instinet: Instinet Trading, A Guide (1994)		
			Lenditree.com, selected pages from www.lendingtree.com (Apr. 11, 1999)		
			Robert Mabro: Netback Pricing and the Oil Collapse of 1986, Oxford Institute for Energy Studies (1987)		
			Phillips Business Information, "Marketplace Profile: Network Vendor," Credit Risk Management Report (Jul. 27, 1998)		
			Meridien Research Inc., "Shifting Power to the Buy Side: Automating Fixed Income Markets" (Oct. 1999)		
			Mortgage.com, selected web pages from www.1stmtg.com (Apr. 11, 1999)		
			The Mortgage Professor's Website - The Different Types of Mortgage Web Sites," from <a href="http://www.mtgprofessor.com">www.mtgprofessor.com</a> 1/11/1999		
			"The Mortgage Professor's Website - Summary Evaluation of Shopping Sites" and "Detailed Evaluation of Shopping Sites," from <a href="http://www.mtgprofessor.com">www.mtgprofessor.com</a> , 11/17/1998		
<b>EXAMINER</b>			<b>DATE CONSIDERED</b>		

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<b>OTHER DOCUMENTS</b> <i>(Including Author, Title, Date, Pertinent Papers, Etc.)</i>					
			Muolo, Paul: "Farewell, Big Pond – Hello Startup," U.S. Banker vol. 108 no. 5 pp. 108-112 (May 1998)		
			"Netbacks Have Deeply Changed International Crude Oil Pricing," Notational Petroleum News (June 1986)		
			Peters, Rich, "Risk-Based Pricing," Credit World (March 1, 1993)		
			Priceline.com, selected pages from www.priceline.com (Apr. 11, 1999)		
			Quicken.com, selected pages from www.quicken.com (Apr. 11, 1999)		
			Reinbach, Andrew: The Bidding Wars: Mortgage Exchanges Force Commoditization, Bank Systems and Technology (Nov 1996)		
			Tahmassebi, "Netback Deals Could Bring Some Stability to Oil Market," Oil & Gas J. (Jan. 20, 1996)		
			Wise, Christy, Three Strategies, Mortgage Banking (Apr. 1, 1998)		
<b>EXAMINER</b>			<b>DATE CONSIDERED</b>		